



Professional Lines

The Solution for Private Companies

The Solution is available for publicly traded entities, private companies, non-profits and financial institutions. QBE's *The Solution* is a market-leading portfolio product that allows an entity to build an insurance program for all of its professional lines exposures in one policy. Coverages include Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime, Errors and Omissions Liability, Media, and Cyber.

The Solution for Private Companies

This simplified policy offers the following key coverage features:

- Prior notice and pending or prior proceedings exclusions – for initial policy year only. This bolsters QBE's commitment to not rely on opportunistic contract provisions
- Simple claim reporting requirements with no threat of a claim denial for late notice, unless QBE is materially prejudiced
- No consent needed to settle a Claim where the settlement combined with Defense Expenses is within the retention
- Common policy definitions whenever possible
- A non-rescindable policy
- Automatic coverage for acquisitions and new subsidiaries during the policy period
- 100% defense cost allocation
- Loss includes fines and penalties where insurable
- EPL includes independent contractors when indemnified in the same manner as employees
- EPL Contract Exclusion is limited to written contracts
- Fiduciary definition of Wrongful Act affirmatively includes "settlor" functions
- Crime coverage is Loss Discovered
- Crime section includes ERISA bond coverage

Claims

- In-house, dedicated specialty claims adjustors with product expertise, industry specialization, and a commitment to superior service pre-loss and post-loss
- Exclusive legal panel provides clients with the highest quality legal advice
- Easy claim reporting at professional.liability.claims@us.qbe.com

Underwriting Appetite

Limits capacity – \$10M

QBE focuses on creating solutions for our clients through a detailed underwriting appetite with no limit on size of risk. Classes of business include, but are not limited to:

- | | |
|-------------------|-----------------------------|
| Manufacturing | Biotechnology |
| Business services | Development stage companies |
| Retail | Construction |
| Energy | Property managers |
| Transportation | |
| Technology | |

Premiums4Good is QBE's global initiative to help communities develop and thrive.

- We're investing 5% of premiums in investments with social objectives
- Premiums4Good has no impact on policyholder premiums

Investments may include:

- Reducing homelessness
- Keeping struggling families together
- Supporting youth mental health services
- Enhancing opportunities for children entering the foster care system



QBE Professional Lines

- *The Solution* continues the theme of contract certainty we started with *The Excess*, *The Executive*, our Lead Side A Excess/DIC policy, and *The Solution* for Public D&O.
- *The Solution* is designed to be readily adaptable to emerging business trends. Its General Terms and Conditions section is uniform for all coverage parts.
- Underwriters average 20 years in the professional lines space with industry specialization to help tailor policies that are right for each client.
- Find out more about QBE and find our forms at qbe.com/us.

QBE North America Operations

- Our North American headquarters is in New York, with offices throughout the country.
- QBE is focused on product diversification, superior underwriting, and unparalleled claims and customer service.
- Our goal is to exceed the service you expect from a leading commercial specialty insurer focused on long-term relationships.

QBE Insurance Group



QBE North America is a division of QBE Insurance Group Limited, one of the world's largest insurance and reinsurance companies.



We are rated A+ by Standard & Poor's and A (Excellent) by A.M. Best.*



Located in 31 countries with over 14,000 employees worldwide, we are considered a leading underwriter within our chosen markets.



We are able to profitably meet the local and multinational risk management needs of commercial customers who trade on a global basis.



Ranked on Forbes Global 2000 list of public companies and, in 2018, had a worldwide gross written premium of \$13.7 billion.

The QBE difference

For more information on how our professional lines products can make things possible for you and your business, visit qbe.com/us or contact one of the following representatives:

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* Learn more about ratings guidelines at standardandpoors.com and ambest.com.

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